Use accessible navigationDisable accessible navigation Skip to content

Statistics

Open submenu

Interest rates and exchange rates

Open submenu

- Search interest rates and exchange rates
- Search annual and monthly average exchange rates
- Search cross rates
- Historical exchange rates and discontinued currencies
- · Policy rate, deposit and lending rate
- The reference rate (pursuant to the Interest Act)

Retrieving interest rates and exchange rates via API

Open submenu

- FAQ The API for interest rates and exchange rates
- Series for the API
- Old SOAP API

Explanations – interest rates and exchange rates

Open submenu

Frequently asked questions about exchange rates

Open submenu

- FAQ on new publication time and new source for exchange rates
- Currency codes
- Riksbank rates

Swedish market rates

Open submenu

- STIBOR
- International market rates
- Effective exchange rate index

SWESTR

Open submenu

Search SWESTR data

Calculation method and transaction dataset

Open submenu

- Data source for SWESTR
- Report on the transaction dataset for SWESTR
- Process for the publication
- SWESTR average rates and index

Governance

Open submenu

- Oversight
- The Riksbank's role as administrator of SWESTR

For reporting agencies

Open submenu

- FAQs about reporting
- Conditions for the use and re-publication of SWESTR
- Collecting SWESTR via API
- SWESTR Advisory Group
- Test period
- Historical estimates
- Survey
- Background

Financial Market Statistics

Open submenu

- List of Swedish Monetary Financial Institutions
- Balance of payments statistics
- Securities statistics

Turnover statistics

Open submenu

Money and Bond Markets

FX Market

SELMA

Open submenu

Questions and answers

Statistics on payments, banknotes and coins

Open submenu

- Statistics on payments
- Payment habits of Swedish people
- Statistics on banknotes and coins
- Statistics on payments in RIX-RTGS

Riksbank's balance sheet

Open submenu

- The Riksbank's assets and liabilities, the Weekly Report
- Official reserve assets (weekly report)
- International Reserve and Foreign Currency Liquidity
- The Riksbank's accounting principles
- The framework for the Riksbank's equity in the new Sveriges Riksbank Act
- Q&A The Riksbank's income statement and balance sheet
- Published about the Riksbank's balance sheet
- Why the Riksbank is requesting SEK 43.7 billion as a capital injection

Macro indicators and forecasts

Open submenu

Forecasts and outcomes

Open submenu

- Retrieving forecasts and outcomes via API
- Underlying inflation
- Resource utilisation indicator
- CPIF sub-groups
- Statistics portals at other authorities
- Historical Monetary Statistics of Sweden

International banking statistics

Open submenu

- Swedish banking groups
- Swedish banking sector
- More information
- For reporting agents

Payments & cash

Close submenu

Payments Report

Open submenu

Payments Report 2024

Open submenu

Trends in the payments market

Open submenu

- Payment habits in Sweden
- · Cash is rarely used and the supply of cash services is decreasing
- Transfers abroad are perceived as safe but expensive
- The digitalisation of payments is a global trend

Safety, efficiency and accessibility

Open submenu

- Are payments in Sweden safe?
- Are payments in Sweden efficient?
- Are payments in Sweden accessible?

The Riksbank's work and policy

- Everyone must be able to pay
- Payments should work even in crisis and war
- Modernisation of the payment infrastructure necessary
- More measures needed to protect cash

• Work on the e-krona continues

Payments Report 2022

Open submenu

Trends on the payment market

Open submenu

- · In Sweden, we prefer to pay digitally
- Paying by mobile phone is popular
- Payments in stores are rarely made in cash
- Difficult for many to pay digitally
- One in ten sends money abroad

Safety and efficiency

Open submenu

- Are payments in Sweden safe?
- Are payments in Sweden efficient?

The Riksbank's work and policy

Open submenu

- The Riksbank is modernising its systems
- The Riksbank gets clearer responsibility for cash
- The Riksbank is making preparations for a possible e-krona
- The Riksbank is working to improve cross-border payments
- The Riksbank contributes to increased resilience

Payments Report 2021

Open submenu

1. Trends on the payment market

Open submenu

- Pandemic hastening development towards digital payments
- New opportunities and challenges with money in new forms
- International harmonisation affects Sweden

2. Safety and efficiency

Open submenu

- Are payments in Sweden safe?
- Are payments efficient?

3. The Riksbank's work and policy

Open submenu

- RIX further developed to meet future needs
- · The position of cash as legal tender needs strengthening
- Test of technical solution for an e-krona
- The Riksbank is actively participating in the international cooperation
- Glossary

Payments in Sweden 2020

Open submenu

1. The payment market is being digitalised

Open submenu

- The coronavirus pandemic has affected how people in Sweden and abroad are making payments
- Many people make payments by mobile, for example with Swish
- Cash is losing ground
- Cash free not problem-free
- Why are people in Sweden no longer using cash?
- 2. Swedish payments are secure and efficient

Open submenu

- Are payments in Sweden secure?
- Are payments in Sweden efficient?
- · Fintech brings new solutions for the payment market
- International payments need to be improved

$\underline{\textbf{3.}}$ The Riksbank is adapting to a changing world

- Swedish banknotes and coins the Riksbank's new responsibility for cash handling
- Payments in crisis situations and under heightened alert
- Swedish payments to be integrated internationally

- <u>Digital money the Riksbank's e-krona pilot</u>
- International cooperation on central bank digital currency

Payments in Sweden 2019

Open submenu

The payment market is being digitalised

Open submenu

- Key drivers and trends
- Cash use in constant decline
- More common to pay by mobile phone app (Swish)
- · Card payments still dominate
- Cryptocurrencies are not normal money

Swedish payments are secure and efficient

Open submenu

- Security in Sweden is high from an international perspective
- <u>Digitalisation makes payments more efficient</u>
- International payments need to be streamlined

The Riksbank is adapting to the digital world

Open submenu

- Rapid payments require innovation
- Digital cash: the e-krona project
- The Riksbank intends to use TIPS
- Government inquiry into the digital payment market
- Strengthened preparedness in the financial sector

The Riksbank's responsibility for payments

Open submenu

- Payments Inquiry the state's role in the payment market
- Responsibility for civil preparedness for payments
- The retail payments council
- Infrastructure Council for Payments and Securities
- The Cash Handling Advisory Board
- Payments and sustainability

What is money?

Open submenu

• How much money is there in the economy?

How payments work

Open submenu

• The flows of cash

Notes & coins

Open submenu

Notes

Open submenu

Valid banknotes

Open submenu

- 20-krona banknote
- 50-krona banknote
- 100-krona banknote
- 200-krona banknote
- 500-krona banknote
- 1000-krona banknote

Invalid banknotes

- Banknotes that became invalid prior to 2016
- Invalid 20-krona banknote
- Invalid 50-krona banknote
- Invalid 100-krona banknote
- Invalid 500-krona banknote
- Invalid 1000-krona banknote
- Security features
- Redeeming invalid banknotes

- Redeeming damaged and discoloured banknotes
- Security ink dyed banknotes
- Design of the banknotes

Coins

Open submenu

Valid coins

Open submenu

- 1-krona coin
- 2-krona coin
- 5-krona coin
- 10-krona coin

Invalid coins

Open submenu

- Invalid 1-krona coin
- Invalid 2-krona coin
- Invalid 5-krona coin

Commemorative coins

Open submenu

- Redeeming commemorative coins
- Copying and advertising
- · Obligation for major banks to provide certain cash services
- Banknote and coin changeover 2015-2017
- Questions and answers

The RIX payment system

Open submenu

Participating in RIX

Open submenu

- Participants in RIX
- How to become a RIX participant
- Price list

Collateral for credit from the Riksbank

Open submenu

- Eligible assets
- Application for approval of securities

Conditions and instructions

Open submenu

- Instructions and system documentation RIX-RTGS
- Instructions and system documentation RIX-INST
- Statistics on payments

Ongoing studies and projects

Open submenu

- ISO 20022
- Study of instant cross-currency payments
- Study of the Riksbank's future settlement service
- Processing of personal data

E-krona

Open submenu

- E-krona reports
- Published about e-krona
- False information regarding the sale of e-kronas
- The e-krona pilot test of technical solution for the e-krona
- Dialogue forum on the e-krona
- Digital central bank money internationally
- <u>Difference between e-krona and crypto-assets</u>

Monetary policy

Open submenu

Monetary policy decisions

Open submenu

Monetary Policy Reports and Updates

- Monetary policy decision documents
- In-depth analysis in the Monetary Policy Reports
- Minutes of the Executive Board's monetary policy meetings

The inflation target

Open submenu

- What is inflation?
- How is inflation measured?
- · History of the inflation target
- Current inflation rate

What is monetary policy?

Open submenu

- What is the policy rate?
- What is the policy rate forecast?
- How monetary policy affects inflation
- The importance of international developments for monetary policy
- Evaluation of monetary policy
- Complementary monetary policy measures

The path to a monetary policy decision

Open submenu

- Voting by the Executive Board
- The Riksbank makes forecasts
- How a monetary policy decision is implemented
- Monetary policy and sustainability

Financial stability

Open submenu

The Riksbank's responsibility with regard to financial stability

Open submenu

Preventing financial crises

Open submenu

- Collecting information
- Continuous analysis and monitoring
- Communication to contribute to the stability and efficiency of the financial system
- Financial regulations

The Riksbank's work on cyber risks

Open submenu

• TIBER-SE

Managing a financial crisis

Open submenu

General liquidity support

Open submenu

- Offering credits
- Entering into repurchasing agreements
- Buying and selling financial instruments
- Emergency liquidity assistance
- · Financial stability and sustainability

Financial Stability Report

Open submenu

· Articles in the Financial Stability Report

The financial system

Open submenu

The financial infrastructure

Open submenu

- · Oversight of the financial infrastructure
- Systems in the financial infrastructure
- Harmonisation of the financial infrastructure
- The banking system
- Financial Stability Council

Markets

- The role of the Riksbank in financial markets
- Riksbank rates

Operational framework for the implementation of monetary policy

Open submenu

Monetary policy instruments

Counterparties

Open submenu

- Monetary policy counterparties
- How to become a monetary policy counterparty
- Conditions and instructions
- Reporting
- Counterparties in Foreign Exchange Transactions
- Counterparties with Access to Special Facilities for Central Counterparties (CCP)

Collateral

Open submenu

- Eligible assets
- · Application for approval of securities

Market operations

Open submenu

Riksbank Certificates

Open submenu

- Auction terms
- Auction results
- Historical data Riksbank Certificates

Sale of government bonds

Open submenu

- Auction announcements
- Auction results
- Auction calendar
- Monetary policy repos historical data

Securities holdings in SEK

Open submenu

Corporate bonds

Open submenu

- Holdings of corporate bonds per bond
- <u>List of transactions for corporate bonds</u>
- Carbon footprint of the holdings of corporate bonds

Municipal bonds

Open submenu

- Holdings of municipal bonds per obligation
- List of transactions for municipal bonds

Government bonds

Open submenu

- Holdings of government bonds per bond
- List of transactions for government bonds

Treasury bills

Open submenu

- Holdings of treasury bills per bill
- List of transactions for treasury bills

Covered bonds

Open submenu

- Holdings of covered bonds per bond
- List of transactions for purchases of covered bonds

Measures in response to financial turmoil

Open submenu

The Riksbank's measures in connection with the corona pandemic

Open submenu

Published about the Riksbank and the coronavirus pandemic
Frequently Asked Questions about the Riksbank's measures

Open submenu

- FAQs on funding for lending programmes
- FAQ about purchases of securities during the corona pandemic
- FAQs about loans in US dollars
- FAQs about increased access to liquidity in Swedish kronor

Purchases of government bonds during the coronavirus pandemic

Open submenu

- Auction announcements
- Auction results

Purchases of covered bonds during the coronavirus pandemic

Open submenu

- Auction announcements
- Auction results

Purchases of corporate bonds during the coronavirus pandemic

Open submenu

- Auction announcements
- Auction results
- Weekly purchases

Purchases of municipal bonds during the coronavirus pandemic

Open submenu

- Auction announcements
- Auction results

Purchases of commercial paper during the coronavirus pandemic

Open submenu

- Auction announcements
- Auction results
- Holdings of commercial papers per paper
- · List of transactions for commercial papers

Purchases of treasury bills during the coronavirus pandemic

Open submenu

- Auction announcements
- Auction results

Monthly market operations at longer maturities in kronor

Open submenu

- Auction announcements
- Auction results

Loans in US dollars

Open submenu

- Auction announcements
- Auction results

Funding to banks to support corporate lending

Open submenu

- Auction announcements
- Auction results
- Temporary monetary policy counterparties
- The financial crisis 2007-2010

Riksbank's balance sheet

Open submenu

- The Riksbank's assets and liabilities, the Weekly Report
- Official reserve assets (weekly report)
- International Reserve and Foreign Currency Liquidity
- The Riksbank's accounting principles
- · The framework for the Riksbank's equity in the new Sveriges Riksbank Act
- Q&A The Riksbank's income statement and balance sheet
- Published about the Riksbank's balance sheet

The gold and foreign currency reserve

Open submenu

• The gold reserve

The foreign currency reserve

Open submenu

- Carbon footprint of the Riksbank's foreign exchange reserves
- Hedging of foreign exchange reserves
- Asset management and sustainability

Scandinavian Foreign Exchange Committee

Open submenu

• Foreign Exchange Global Code

Press & published

Open submenu

Notices and Press releases

Open submenu

- Debate articles
- News about financial stability
- · News about monetary policy
- News about payments and cash
- News about the Riksbank
- News about markets
- Speeches and presentations
- Riksbanken Play

Publications

Open submenu

- Account of monetary policy
- Annual Report
- Brochures about the Riksbank
- Climate Report
- Economic Commentaries

Economic Review

Open submenu

- Articles in the Economic Review
- E-krona reports
- Financial markets survey
- Financial Stability Report

Monetary Policy Reports and Updates

Open submenu

• Articles in the Monetary Policy Reports

Other former publications

Open submenu

- EMU-related information
- Financial Infrastructure Report
- Monetary policy in Sweden
- The Riksbank and Financial stability
- Brochures on notes & coins
- Statistical Yearbook
- Risk Survey
- Payments Report
- Riksbank studies
- Staff memos
- Statute book
- The Riksbank's Business Survey
- The Swedish Financial Market

Working paper Series

Open submenu

- Occasional Paper Series
- Minutes of the Executive Board's monetary policy meetings
- Conferences

Press Contact

Open submenu

Press photos

- Members of the Executive Board
- Heads of Departments
- Banknotes
- Printing
- Coins
- Coinage
- Riksbank building

Consultations responses

Open submenu

- The Riksbank's domestic consultation responses
- The Riksbank's international consultation responses
- General Council consultation responses
- Other consultations responses

Calendar

Open submenu

- Calendar 2024
- Holidays 2024
- Subscribe to mailshots

About the Riksbank

Open submenu

Tasks and operations

Open submenu

Research

Open submenu

- About us
- Economists at the Research Division
- Economists in other divisions
- Visiting Scholars
- Internships for PhD students

Research publications

Open submenu

- Journal articles
- Research Seminars
- Conferences
- Research news
- Economics prize

Historical Monetary Statistics of Sweden

Open submenu

- Volume I: Exchange Rates, Prices, and Wages, 1277-2008
- Volume II: House Prices, Stock Returns, National Accounts, and the Riksbank Balance Sheet, 1620–2012
- Volume III: Banking, Bonds, National Wealth, and Stockholm House Prices, 1420–2020

International work

Open submenu

- ECBS
- ESRB
- Other EU cooperation

IMF

Open submenu

• IMF's analysis of cross-border money laundering threats and vulnerabilities

BIS

BIS Innovation Hub Nordic Centre

Open submenu

- <u>Inauguration</u>
- OECD
- International cooperation for expert assistance
- Preparedness

Sustainability

Open submenu

Climate Report

Open submenu

- The Riksbank's Climate Report 2023
- The Riksbanks Climate Report 2021
- Published on sustainability
- Sustainability in internal work
- · Monetary policy and sustainability
- · Financial stability and sustainability
- Payments and sustainability
- Asset management and sustainability
- Procurement

How the Riksbank is governed

Open submenu

• The Instrument of Government

The Sveriges Riksbank Act

Open submenu

- Background new Sveriges Riksbank Act
- Instructions
- The Rules of Procedure of the General Council

Internal regulatory framework

Open submenu

• Strategic Plan

Policies

Open submenu

- Communication policy
- Financial risk and investment policy and underlying regulations
- Policy for correspondent accounts in Swedish krona with the Riksbank
- Policy for governance and follow-up of RIX
- Policy for pricing of Emergency Liquidity Assistance
- Policy for the Riksbank's operational framework for the implementation of monetary policy
- Policy for the Riksbank's work to prevent money laundering
- Policy for transaction-based reference rate, SWESTR
- The Riksbank's Code of Ethics

Organisation

Open submenu

- The Executive Board
- The General Council
- Departments
- The Riksbank's Statute Book

Why you should join us

Open submenu

- Current vacancies
- How do I apply for a job at the Riksbank?
- Degree project at the Riksbank
- The Riksbank as a workplace
- Benefits
- Information for those who have been offered a position with us

History

Open submenu

• Historical timeline

The Riksbank's 350th anniversary

Open submenu

Anniversary conference

Open submenu

- Films from the anniversary conference
- Commemorative book
- The publication "Sveriges Riksbank a 350-year journey"
- Stamps

The building

- The architecture
- The architect Peter Celsing
- Former Governors of the Riksbank
- Former Chairmans of the General Council
- Money and power the history of Sveriges Riksbank
- The Riksbank archives
- Processing of personal data

About the website

Open submenu

- · Cookies at riksbank.se
- Accessibility report
- Open data information available for re-use
- Use of the Riksbank's name and logo

Contact

Open submenu

- Whistleblowing
- På svenska

To submenu navigation

- Search Search
- · På svenska

Search

Search

Payments Report 2021

3. The Riksbank's work and policy

- Start Start
- Payments & cash Payments & cash
- Payments Report ...
- Payments Report 2021 ...
- 3. The Riksbank's work and policy 3. The Riksbank's work...
- The position of cash as legal tender needs strengthening The position of cash as...

Payments Report 2021 Download PDF

3. The Riksbank's work and policy

The position of cash as legal tender needs strengthening

The Riksbank considers that the position of cash as legal tender needs to be strengthened. Those who need to use cash to manage their finances should be able to continue doing so. Cash also plays an important role in times of crisis and elevated preparedness. But ensuring the possibility of using cash, requires quick political decisions.

Published: 3 November 2021

+ Read the full article

Close menu Close menu

- Start
- Payments Report 2021
 - 1. Trends on the payment market

Open submenu

Pandemic hastening development towards digital payments

Open submenu

- Cash used less and less frequently in Sweden and abroad
- New actors offer easy means of payment
- Digitalisation has raised the question of the state's role on the payment market

New opportunities and challenges with money in new forms

- Crypto currencies are difficult to use as payment
- Stablecoins follow the value of another type of asset
- Crypto currencies lack consumer protection

· The first central bank digital currency has been launched

International harmonisation affects Sweden

Open submenu

- Need for faster and cheaper cross-border payments
- Nordic harmonisation

2. Safety and efficiency

Open submenu

Are payments in Sweden safe?

Open submenu

- · Forged banknotes declining from historically high level
- Downturn in number of card frauds
- New types of fraud increasingly common
- High degree of security in the Swedish payment system

Are payments efficient?

Open submenu

- · Digital means of payment are more cost-efficient
- · Energy consumption high for some means of payment
- Cross-border payments need to be faster and cheaper
- Poorer access to cash at bank offices
- Important to promote competition on the payment market

3. The Riksbank's work and policy

Open submenu

RIX further developed to meet future needs

Open submenu

- One system with two services RIX-RTGS and RIX-INST
- The Riksbank intends to use the Eurosystem's payment platform

The position of cash as legal tender needs strengthening

Open submenu

- Parts of cash infrastructure secured
- New Sveriges Riksbank Act clarifies the Riksbank's responsibility but does not give the necessary flexibility
- Further political decisions are required to safeguard the entire cash infrastructure and cash as a means of payment

Test of technical solution for an e-krona

Open submenu

- E-krona access to state money in digital form
- Technical solution for an e-krona tested with external participants

The Riksbank is actively participating in the international cooperation

Open submenu

- Central bank digital currencies an important international issue
- International collaboration on central bank digital currencies and cross-border payments
- BIS has opened an innovation hub in Stockholm

Glossary

Open submenu

- Glossary
- Start Start
- Payments & cash Payments & cash
- Payments Report ...
- Payments Report 2021 ...
- 3. The Riksbank's work and policy 3. The Riksbank's work...
- The position of cash as legal tender needs strengthening The position of cash as...

To top navigation

SVERIGES RIKSBANK

- for a strong and secure economy

Postal address: SE-103 37 Stockholm **Visiting address:** Brunkebergstorg 11

Billing adress: Electronic billing via PEPPOL BIS Billing 3: Lev-id 0007:2021002684, operatör Opus Capita

Organization number: 202100-2684

Telephone: +46 8 787 00 00 E-mail: registratorn@riksbank.se

• Contact

The Riksbank is Sweden's central bank. We ensure that money retains its value and that payments can be made safely and efficiently. We also issue banknotes and coins.

- Questions & answers Open in new window
- The Riksbank's web archive Open in new window
- Press Contact
- Integrity policy
- Use of the Riksbank's name and logo
- Accessibility report
- Whistleblowing

Share on: Twitter - Open in new window

Share on: LinkedIn - Open in new window

Share on: YouTube - Open in new window

Share on: Facebook - Open in new window

Share on: RSS - Open in new window

This website uses cookies

At riksbank.se, we use cookies. Some cookies are necessary for the proper functioning of the site and using riksbank.se means that you accept these. In addition, we want to use cookies to collect statistics so that we can improve the site and provide our visitors with the best experience possible, and, for this, we need your consent. By clicking "Yes, I accept", you agree to our use of statistical cookies. You can change your mind at any time and revoke your consent.

Read more about cookies and manage your settings No, I do not accept Yes, I accept